

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

JOSEPH ZAMBOLE  
MICHELLE ZAMBOLE  
Debtor(s)

Case No. 07-08291

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/21/2007.
- 2) The plan was confirmed on 09/21/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/16/2011.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 04/13/2011.
- 5) The case was completed on 02/23/2012.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: \$0.00.
- 9) Total value of assets exempted: \$37,050.00.
- 10) Amount of unsecured claims discharged without payment: \$32,285.95.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$17,961.00
Less amount refunded to debtor	\$3.00

**NET RECEIPTS:** **\$17,958.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$915.02
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$2,415.02**

Attorney fees paid and disclosed by debtor: \$1,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALEXIAN BROTHERS MEDICAL CTR	Unsecured	65.00	NA	NA	0.00	0.00
ANDERSON FINANCIAL NETWORK	Unsecured	258.00	NA	NA	0.00	0.00
CLERK OF THE 18TH CIRCUIT CT	Priority	NA	NA	NA	0.00	0.00
COMCAST	Unsecured	177.48	NA	NA	0.00	0.00
CREDIT ACCEPTANCE	Secured	NA	NA	NA	0.00	0.00
DAVE NEAL	Unsecured	1,500.00	NA	NA	0.00	0.00
DEPENDON COLLECTION SERVICE	Unsecured	81.00	NA	NA	0.00	0.00
DEPENDON COLLECTION SERVICE	Unsecured	615.00	NA	NA	0.00	0.00
FIRST NATIONAL CREDIT CARD	Unsecured	542.00	NA	NA	0.00	0.00
GORDON WOLTMAN	Unsecured	2,600.00	2,100.00	2,100.00	806.27	0.00
KCA FINANCIAL SERVICES	Unsecured	119.00	NA	NA	0.00	0.00
MEDICAL PAYMENT DATA	Unsecured	608.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	176.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	59.00	NA	NA	0.00	0.00
MIGUEL TORRES	Unsecured	250.00	NA	NA	0.00	0.00
MONEY CONTROL INC	Unsecured	193.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	165.00	NA	NA	0.00	0.00
NORTHWEST COLLECTION	Unsecured	189.00	NA	NA	0.00	0.00
PREMIER BANKCARD/CHARTER	Unsecured	478.00	478.00	478.00	183.52	0.00
RJM ACQUISITIONS LLC	Unsecured	74.00	NA	NA	0.00	0.00
SHERMAN HOSPITAL	Unsecured	1,227.00	NA	NA	0.00	0.00
ST ALEXIUS MEDICAL CENTER	Unsecured	1,177.00	7,861.99	7,861.99	3,018.53	0.00
SURGERY GROUP	Unsecured	169.00	169.55	169.55	65.10	0.00
TIM KELLY	Unsecured	4,600.00	4,324.83	4,324.83	1,660.48	0.00
UNIQUE NATIONAL COLLECTION	Unsecured	39.00	NA	NA	0.00	0.00
VAN RU CREDIT	Unsecured	1,018.00	NA	NA	0.00	0.00
WELLS FARGO FINANCIAL ACCEPT	Unsecured	15,730.00	NA	NA	0.00	0.00
WELLS FARGO HOME MORT	Secured	10,071.00	9,809.08	9,809.08	9,809.08	0.00
WELLS FARGO HOME MORT	Secured	NA	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$9,809.08	\$9,809.08	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$9,809.08</b>	<b>\$9,809.08</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$14,934.37</b>	<b>\$5,733.90</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$2,415.02</u>	
Disbursements to Creditors	<u>\$15,542.98</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$17,958.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/08/2012

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.